

ING's Travel Insurance quick reference guide

Five key benefits

| Benefit | What this could mean to you |
|----------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Reliable | 24 hours a day, 7 days a week worldwide travel assistance. |
| Simple and convenient | In the majority of cases, insurance can be arranged over the phone and on one simple Policy. There are no quotation or application forms to complete (except where cover is required for an existing medical condition, or you are travelling overseas and are 80 years of age or over), simplifying the entire process. |
| Competitive pricing | Market competitive pricing ensuring you get peace of mind at a fair and reasonable price. |
| Comprehensive cover | Provides comprehensive cover for both international and domestic travel in a simple, easy to understand Policy. |
| Efficient claims handling | Expedient claims handling by a specialised and experienced team. |

What you are covered for*

| What's covered | What this could mean to you | International | Domestic | Limits |
|--------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------|------------------------------------------------------------------------------------------------------------------------------------------------|
| Medical PDS page(s): 18 | Unlimited cover for unexpected illness, injury and death incurred outside of Australia e.g. food poisoning, injury while skiing. | ✓ | ✗ | n/a |
| Dental PDS page(s): 19 | Unlimited cover for emergency dental expenses incurred outside of Australia including expenses due to sudden and acute pain. | ✓ | ✗ | Up to \$2,000 for singles and up to \$4,000 for doubles |
| Cancellation PDS page(s): 21 | Cover for cancellation of pre-paid travel due to a range of defined events, such as family illness and severe weather. | ✓ | ✓ | International – up to \$10,000 for singles or up to \$20,000 for doubles Domestic – up to \$5,000 for singles or up to \$10,000 for doubles |
| Emergency travel and accommodation PDS page(s): 24 | Unlimited cover for additional travel and accommodation expenses if your travel is interrupted after it has begun because of an insurable event. | ✓ | ✓ | n/a |
| Luggage PDS page(s): 32 | Cover for loss, theft and damage to accompanied luggage. | ✓ | ✓ | International – up to \$15,000 for singles or up to \$30,000 for doubles. Domestic – up to \$4,000 for singles or up to \$8,000 for doubles |
| Travel delay PDS page(s): 25 | Cover for additional costs incurred due to a delay of your scheduled public transport, such as additional accommodation and meals. | ✓ | ✓ | International – up to \$1,500 for singles or up to \$3,000 for doubles Domestic – up to \$500 for singles or \$1,000 for doubles |

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|----------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------|---------------|----------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Emergency expenses PDS page(s): 33 | Cover for emergency purchases if your checked-in luggage is temporarily misplaced. | ✓ | ✓ | International – up to \$500 for singles or up to \$1,000 for doubles Domestic – up to \$500 for singles or up to \$1,000 for doubles |
| Replacement passports and travel documents PDS page(s): 33 | Cover for reissuing or replacing your travel documents, travellers' cheques, passport or credit cards if they are accidentally lost or stolen during your trip. | ✓ | ✓ | International – up to \$3,000 for both singles and doubles Domestic – up to \$2,000 for both singles and doubles |
| Repatriation PDS page(s): 20, 28 | Repatriation costs incurred (1) both within and outside of Australia, and (2) medical evacuation and repatriation of remains back to Australia, are covered. | ✓ | ✓ | 1) International – up to \$25,000 for singles or \$50,000 for doubles Domestic – up to \$5,000 for singles or \$10,000 for doubles 2) International – unlimited Domestic – \$5,000 for singles or \$10,000 for doubles |
| Personal liability PDS page(s): 34 | Cover to meet legal liabilities associated with injuries to people or damage to property. | ✓ | ✓ | International – up to \$3 million Domestic – up to \$300,000 for singles or up to \$600,000 for doubles |

* Terms, limits and conditions apply. Please refer to the PDS for further details.

Emergency worldwide travel assistance 24 hours a day, 7 days a week

When disaster strikes and the unthinkable happens, it's reassuring to know someone is ready to take your call and assist. As part of ING's Travel Insurance, there is a dedicated traveller's assistance team – OMEGA – who are on call 24 hours a day, 7 days a week to provide you with assistance when you need it most.

Within the PDS there is a list of specific phone numbers to use while abroad. If you cannot connect to the numbers specified, ring the number below and reverse charges via the operator.

Call +61 3 8805 2800

Fax +61 3 8805 2815

Email omega@qbe.com

Claims notification and assistance – 132 062

You can notify us of a claim or seek assistance 24 hours a day, 7 days a week.

Conditions of application

ING's Travel Insurance is available for Australian residents only. You will need to complete a Travellers Medical Appraisal Form when you:

- are 80 years of age or over and applying for an International Travel Plan
- require cover for an existing medical condition, regardless of their age.

Important information: The material in this publication is current as at April 2009 but may be subject to change. ING's Travel Insurance is co-issued by ING General Insurance Pty Limited (ABN 56 072 892 365, AFSL 288160) (ING General Insurance) and QBE Insurance (Australia) Limited (ABN 78 003 191 035, AFSL 239545) (QBE). This publication is a summary only. In preparing this publication the needs of a potential Policy owner has not been taken into account. A potential Policy owner should consider the Product Disclosure Statement and Policy before acquiring or continuing to hold the financial product. For full Travel Insurance product details and terms and conditions refer to the relevant Product Disclosure Statement (PDS) and Policy, which is available by calling 132 062 or visiting www.ing.com.au/insurance.

